

# Fast a c t s

FOR CONSUMERS

## Nigerian Scam/419 Scam

### What is the Nigerian/419 Scam?

These unsolicited letters, faxes, or e-mails *seem* innocent enough. Supposedly from a foreign company or diplomat claiming to need help transferring money or prevent his or her government from seizing certain funds, this popular scam is popping up in e-mail and mailboxes all over the country.

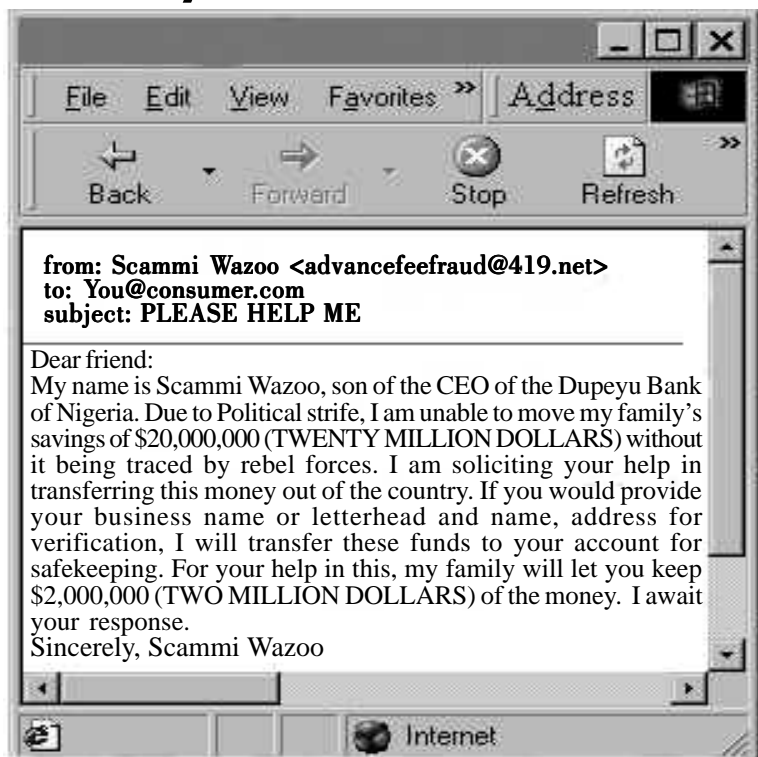
There's thousands or millions of dollars at stake, they say, and they'll give you a percentage of the money if you'll just help them stash the money into your account, or let them apply for the transfers in your – or your company's — name. Just don't tell anybody, and it's imperative that you reply in ten or so business days to receive the money. All the letter writer needs is a signed, stamped company letterhead, invoices, or a personal account number.

But soon come requests for money for 'bribing officials' to help squire the money out of the country, or money to 'pay for wiring costs and transferring funds'. The requests keep coming until you either stop paying or your accounts are emptied or the victim tries to contact the authorities. By then, however, your money -- and the mysterious company/government official -- have **disappeared**, and your information is in the hands of con artists.



South Carolina Department of Consumer Affairs  
● 3600 Forest Drive Suite 300 Columbia SC 29204 ● e-mail:  
[scdca@dca.state.sc.us](mailto:scdca@dca.state.sc.us) ● 803.734.4200 or toll free statewide:  
1.800.922.1594 ● website: [www.state.sc.us/consumer](http://www.state.sc.us/consumer)

# Have you seen this email?



## What can you do to protect yourself?

- NEVER extend credit to a stranger for any reason.
- NEVER give personal or business information – especially credit card or bank account numbers – to strangers, even if they sound official.
- NEVER do business with a foreign country without going through the proper channels.
- REPORT the sender to the sender's email provider, if possible.
- BEWARE of people offering 'free money.'
- REMEMBER: IF IT SOUNDS TOO GOOD TO BE TRUE, IT PROBABLY IS.

## What to do if you've been victimized:

If you have been victimized by one of these schemes, please forward appropriate written documentation to:

**United States Secret Service  
Financial Crimes Division  
950 H Street, NW  
Washington, D.C. 20223**

You may also call **(202) 406-5850** for more information or fill out the online form at **[www.secretservice.gov/contact\\_fcd.shtml](http://www.secretservice.gov/contact_fcd.shtml)**. If you have received a letter, *but have not lost any money* to this scheme, please fax a copy of that letter to **(202) 406-5031**.